



UNITED STATES PATENT and TRADEMARK OFFICE

UNDER SECRETARY OF COMMERCE FOR INTELLECTUAL PROPERTY AND
DIRECTOR OF THE UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
WWW.USPTO.GOV

MAILED

JUN 18 2003

**DIRECTOR'S OFFICE
TECHNOLOGY CENTER 3600**

Knobbe Marten Olson & Bear LLP
2040 Main Street
Fourteenth Floor
Irvine, CA 92614

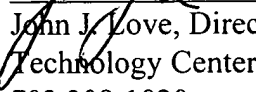
In re Application of: :
Kevin Treider, et al : **WITHDRAWAL FROM ISSUE**
Serial No.: 09/447,524 :
For: ELECTRONIC FACTORING :

The purpose of this communication is to inform you that the above-identified application is being withdrawn from issue pursuant to 37 CFI 1.313.

The application is being withdrawn to permit reopening of prosecution. The reasons therefor will be communicated to you by the examiner.

Patent and Trademark Office records reveal that the issue fee has not been paid. If the issue fee has been submitted, the applicant may request a refund or may request that the fee be credited to a deposit account. However, applicant may wait until the application is either again found allowable or held abandoned. If the application is allowed, upon receipt of a new Notice of Allowance and Issue Fee Due, applicant may request that the previously submitted issue fee be applied toward payment of the issue fee in the amount identified on the new Notice of Allowance and Issue Fee Due. If the application is abandoned, applicant may request either a refund or a credit to a deposit account.

The application is being forwarded to the examiner for action.


John J. Love, Director,
Technology Center 3600
703 308-1020

JJL:nlw